

**STATE OF WASHINGTON**



**OFFICE OF  
INSURANCE COMMISSIONER**

**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF WASHINGTON**

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In the Matter of	)	
	)	No. D 99- 75
PRE-PAID LEGAL SERVICES, INC.,	)	
	)	ORDER TO CEASE AND DESIST
An Authorized Insurer,	)	
	)	
HARLAND C. STONECIPHER,	)	
	)	
Board Chairman and CEO,	)	
	)	
and Its Affiliates, Administrators and	)	
Agents.	)	

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To: Harland C. Stonecipher  
321 E. Main Street  
P.O. Box 145  
Ada, Oklahoma 74821

**ORDER**

Pursuant to RCW.48.02.080, Prepaid Legal Services, Inc. Is hereby ordered to Cease and Desist the sale, solicitation, issuance, or renewal of any policies or contracts of insurance, including prepaid legal service benefit contracts, in Washington state.

A contract of insurance solicited, issued, or renewed in this state by an unauthorized insurer is voidable except at the instance of the purported insurer (RCW 48.15.030). Therefore, Prepaid Legal Services, Inc. is further ordered to inform each resident of this state who is insured by a contract

solicited, issued, or renewed, in violation of the insurance code, of his or her right to void from its inception such policy or contract of prepaid legal service benefits.

THIS ORDER IS BASED ON THE FOLLOWING:

- 1) The Office of Insurance Commissioner has been provided with a copy of a brochure promoting Prepaid Legal Services, Inc. being distributed to residents of this state by a representative of Prepaid Legal Systems, Inc.
- 2) Prepaid Legal Services, Inc. has not been issued a certificate of authority pursuant to RCW 48.05.030, nor has Prepaid Legal Systems, Inc. complied with RCW 48.15.020 in order to place insurance in this state as an unauthorized insurer.

Subject to the right of Prepaid Legal Services, Inc. to demand a hearing pursuant to chapters 48.04 and 34.04 RCW, this Order shall remain in effect pending further Order of the Commissioner.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED THIS 16<sup>th</sup> day of July, 1999.

DEBORAH SENN  
Insurance Commissioner

By

MARY M. COTTER  
Enforcement Attorney